

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Holly B. Ostrowski
Debtor

Case No. 11-07900-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

db
3990306 +Holly B. Ostrowski, 158 Sorrel Street, Stroudsburg, PA 18360-6579
4013184 +Bank of America, PO Box 660694, Dallas, TX 75266-0694
3990311 +Capital One, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, TX 75374-0933
3990313 Edmund F. Ostrowski, RR 6 Box 6397F, Stroudsburg, PA 18360
3990315 Frank Ostrowski, RR6 Box 6397F, Stroudsburg, PA 18360
3990319 +June O'Neill Chestnuthill, Chestnuthill Twp Tax Coll, PO Box 743, Effort, PA 18330-0743
3990320 +Monroe Radiology Imaging, PO Box 12 B, East Stroudsburg, PA 18301-0012
3990321 +Multiplan Inc, 115 5th Ave, 7th Floor, New York, NY 10003-1099
3990324 +Pocono Med Center, PO Box 822009, Philadelphia, PA 19182-2009
3990326 +Powell Rogers & Speaks, PO Box 930, Halifax, PA 17032-0930
Youngs Medical Equipment, PO Box 983123, Boston, MA 02298-3123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Dec 21 2017 18:53:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
4044433 EDI: BANKAMER2.COM Dec 21 2017 18:53:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
4070354 +EDI: BANKAMER.COM Dec 21 2017 18:53:00 BANK OF AMERICA, N.A., Et al,
BANK OF AMERICA, N.A., S/B/M TO BAC HOME LOANS SERVICING, L.P., 7105 CORPORATE DRIVE,
PLANO, TX 75024-4100
3990305 +EDI: BANKAMER2.COM Dec 21 2017 18:53:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054
3990304 EDI: BANKAMER2.COM Dec 21 2017 18:53:00 Bank of America, PO Box 15028,
Wilmington, DE 19850
3990302 +EDI: BANKAMER.COM Dec 21 2017 18:53:00 Bank of America, 450 American St, #SV416,
Simi Valley, CA 93065-6285
3990303 EDI: BANKAMER.COM Dec 21 2017 18:53:00 Bank of America, Customer Service, PO Box 5170,
Simi Valley, CA 93062-5170
4085088 +EDI: OPHSUBSID.COM Dec 21 2017 18:53:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
3990308 +EDI: CHASE.COM Dec 21 2017 18:53:00 Chase Bank USA, PO Box 15298,
Wilmington, DE 19850-5298
3990309 +EDI: CITICORP.COM Dec 21 2017 18:53:00 Citi Cards, PO Box 6077,
Sioux Falls, SD 57117-6077
3990310 +EDI: CITICORP.COM Dec 21 2017 18:53:00 CitiCards/Citibank, PO Box 6500,
Sioux Falls, SD 57117-6500
3990316 +EDI: CBSKOHL.S.COM Dec 21 2017 18:53:00 Kohls/Capone, PO Box 3115,
Milwaukee, WI 53201-3115
3990317 +EDI: BANKAMER2.COM Dec 21 2017 18:53:00 LaSalle Bank Midwest, 135 S. LaSalle Street,
Chicago, IL 60603-4820
4522872 E-mail/Text: camanagement@mtb.com Dec 21 2017 19:00:55 M&T BANK, 1100 WEHRLE DRIVE,
WILLIAMSVILLE, NY 14221
4522873 E-mail/Text: camanagement@mtb.com Dec 21 2017 19:00:55 M&T BANK, 1100 WEHRLE DRIVE,
WILLIAMSVILLE, NY 14221, M&T BANK, 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221
3990318 +E-mail/Text: MKnitter@monroecountypa.gov Dec 21 2017 19:01:17 Monroe County Tax,
Claim Bueau, 1 Quaker Plaza, Stroudsburg, PA 18360-2141
4014815 +EDI: OPHSUBSID.COM Dec 21 2017 18:53:00 OAK HARBOR CAPITAL III, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4122248 EDI: PRA.COM Dec 21 2017 18:53:00 Portfolio Recovery Associates, PO BOX 41067,
Norfolk VA 23451
3990325 +EDI: DRIV.COM Dec 21 2017 18:53:00 Santander Consumer USA, P.O. Box 961245,
Fort Worth, TX 76161-0244
3990307 EDI: USBANKARS.COM Dec 21 2017 18:53:00 Cardmember Service, PO Box 6354,
 Fargo, ND 58125-6354
3990312 EDI: USBANKARS.COM Dec 21 2017 18:53:00 Elan Financial Services, PO Box 108,
St. Louis, MO 63166
4027729 EDI: USBANKARS.COM Dec 21 2017 18:53:00 US Bank N.A., Bankruptcy Department,
P.O. Box 5229, Cincinnati, OH 45201-5229

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
3990314* Frank Ostrowski, RR6 Box 6397F, Stroudsburg, PA 18360
3990322* +Pocono Med Center, PO Box 822009, Philadelphia, PA 19182-2009
3990323* +Pocono Med Center, PO Box 822009, Philadelphia, PA 19182-2009

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 1 Holly B. Ostrowski jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com/epotito@newmanwilliams.com/vsmith@newmanwilliams.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Joseph P Schalk on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP jschalk@barley.com,
sromig@barley.com
Joseph P Schalk on behalf of Creditor M&T Bank jschalk@barley.com, sromig@barley.com
Joseph P Schalk on behalf of Creditor Bank of America, N.A. jschalk@barley.com,
sromig@barley.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael J Clark on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Paul William Cressman on behalf of Creditor Bank of America, N.A. pamb@fedphe.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Holly B. Ostrowski
epotito@newmanwilliams.com/lhochmuth@newmanwilliams.com/mdaniels@newmanwilliams.com/bsmale@newman
williams.com/eapotito@hotmail.com/vsmith@newmanwilliams.com

TOTAL: 13

Information to identify the case:

Debtor 1 **Holly B. Ostrowski**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:11-bk-07900-JJT**

Social Security number or ITIN **xxx-xx-9322**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Holly B. Ostrowski
aka Holly Beth Ostrowski, aka Holly Ostrowski

By the
court:



December 21, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.